

Tri-County Schools Insurance Group

Joint Powers Authority (JPA) Board Meeting
Friday, March 17, 2017
The Plaza Room at Hillcrest Plaza
210 Julie Drive, Yuba City, CA 95991

JPA Board Members Present

Brittan Elementary	Staci Kaelin
Browns Elementary	--absent--
CIF	--absent--
CIF Central Coast Section	--absent--
CIF North Coast Section	--absent--
CIF Sac Joaquin Section	--absent--
Camptonville Elementary	--absent--
Camptonville Academy Charter	--absent--
Capay Elementary	--absent--
Colusa COE	Julie Tucker, Debra Hinely
Colusa Unified	--absent--
CORE Butte Charter	--absent--
Creskide Cooperative Charter	--absent--
East Nicolaus High	--absent--
Elkins Elementary	--absent--
Feather River College	David Burris
Flournoy Elementary	--absent--
Fort Sage Joint Unified	--absent--
Franklin Elementary	Lisa Shelton
Glenn COE	Randy Jones, Jennifer Boone, Judi Corum
Kirkwood Elementary	--absent--
Lake Elementary	--absent--
Lake Tahoe Community College	--absent--
Lincoln Street School	--absent--
Long Valley Charter School	--absent--
Marcum-Illinois School	--absent--
Maxwell Unified	Danielle Wilson
Meridian Elementary	--absent--
Modoc Jt. Unified	Nikki Guzman
New Day Academy	--absent--
North Central Co. Consortium	--absent--
Nuestro Elementary	Joe Hendrix
Pierce Joint Unified	Daena Meras
Plaza Elementary	--absent--
Pleasant Grove Elementary	--absent--
Plumas COE	--absent--
Plumas Lake Elementary	Ajit Kang
Red Bluff Union High	--absent--

Sierra COE	--absent--
Sierra-Plumas J.U.S.D.	--absent--
Stony Creek J.U.S.D.	--absent--
Sutter County Supt. of Schools	Gail Osborne
Sutter Union High	Ryan Robison
Tehama eLearning Academy	--absent--
Wheatland School District	Craig Guensler
Wheatland High	--absent--
Winship-Robbins	--absent--
YES Charter Academy	--absent--
Yuba City Charter School	--absent--
Yuba City Unified	Robert Shemwell
Yuba College	--absent--
Yuba COE	Cindy Sutfin, Francisco Reveles

Employee Benefits Advisory Committee

Sutter Union High School District	Lori Texeira
Plumas Lake Elementary	Heather Fowles

Consultants and Others Present

Anthem Blue Cross	Suzanne Woodworth
ChiroMetrics	Jeremy Oswald
Delta Health Systems	Jose Iniguez, Patrick McTighe
Evans, Wieckowski, Ward & Scoffield	Jim Ward
Human Behavior Associates	Yolanda Calderon Wallace, Kimberly Messier
Marsh Consulting Group	Brad Gauen
ProAct Rx	Chris Lavery, Josh Allen
TCSIG	Matt Evans, Lynn Whitlock, Dena Palacio, Chris Lowery, Dianna DeLashmutt,
USI Insurance Services	Steve Freeman, Ana Uson
Vision Service Plan	Mel Scott
Woodruff Sawyer & Co	Gail Blagg, Bernard Sarmiento, Shari Brighting

A. CALL TO ORDER

The regular meeting of the JPA Board was called to order by President Robison at 12:01 p.m. President Robison welcomed the members and guests. He asked that each person introduce themselves.

President Robison stated that there was not a quorum of the JPA Board of Directors but there was a quorum of the Executive Committee which per the By-Laws would substitute for the Board of Directors.

President Robison thanked all of the members who attended today's meeting.

B. COMMENTS FROM VISITORS

President Robison asked if there were any comments from visitors.

There were no comments.

C. CONSENT AGENDA

C1. APPROVAL OF MINUTES FOR MARCH 18, 2016

MOTION:

Julie Tucker made a motion to approve the Consent Agenda.

Secretary Sutfin seconded the motion. The motion was approved unanimously by the members present as noted above.

D. REPORTS

D1. PRESIDENT'S REPORT

Welcome to the Tri Counties Schools Insurance Group's 2017 Joint Powers Authority Board Meeting. This year marks the 35th anniversary of TCSIG. Our original founders represented school districts in Colusa, Yuba and Sutter Counties. They formed partnerships and received expert advice from the top insurance minds in our region. We are fortunate to have some of those original partners here this afternoon.

TCSIG was formed out of necessity at a time when colleges and schools were having a very difficult time obtaining affordable property casualty and medical insurance for their membership. For many TCSIG was the "Only Choice". The early founder's goal was to establish a JPA that could last for 10-20 years.

As we sit here today we are evidence of our founder's commitment and of TCSIG's continued importance for our member districts and their many employees.

We benefit from the efforts of our founders. With this benefit comes responsibility. I am proud to say that through your efforts TCSIG has transformed from the "Only Choice" to the "Best Choice".

Thank you for sticking with TCSIG. We have forged a solid core membership. Our Pool, with its *All for One and One for All* philosophy is outperforming the market. We are beating budget and beating medical trend. We are in a very enviable position. Our performance has not occurred by chance or by luck. We have created our current situation through hard work and cooperative efforts of everyone in this room. Health care is not a spectator sport.

In the past year we have engaged all levels of our organization at a higher level. Our service partners, Administrator, TCSIG Management Team, Executive Board, and Executive Sub Committee have risen to the challenge. Most notable is the engagement with our membership. Gone are the days of simply paying the premium and accepting medical inflation increases. We are becoming more actively involved in health and wellness initiatives. Participation in health screening is increasing. The Wellness Center alone has seen engagement increase to 20% as more and more patients take responsibility for improving their health. Better management of chronic disease leads to longer and healthy lives and improve the performance of our risk pool. It is a Win-Win situation.

It is important to recognize the wisdom of the Executive Committee. They formed a subcommittee to work

with Matt Evans to oversee and direct the process of re-constructing TCSIG's business platform. Special acknowledgement goes to Cindy Sutfin and Daena Meras for their dedication, expertise and time. They along with me form the Executive Subcommittee directing our Administrator, Matt Evans.

Matt is charged with the task of building out TCSIG's operation platform that will solidify our JPA for future generations of school districts and their employees. This operating platform will educate and develop membership into "informed medical consumers", identify and develop partnerships that enable TCSIG to continue to battle medical and pharmaceutical trend and establish TCSIG's footprint well into the future.

In our humble beginnings we were the "Only Choice" and we have evolved to become "The Best Choice". We will continue to evolve with the help of all in the room and on our school sites to be known as the JPA with the "Best Outcomes"

I will now end my President's report and introduce Mr. Matt Evans. As you know, Matt has been an important resource for TCSIG. He is dedicated and loyal to our mission. His integrity is only surpassed by his high energy. Those of us that have worked closely with him this past year realize how relentless and committed he is to the success of TCSIG.

D2. ADMINSTRATOR REPORT

Matt Evans welcomed everyone and thanked them for coming. He then deferred most of his report to later in the meeting. Mr. Evans asked Steve Freeman from USI Insurance Services to give a brief report on some of the activities of the last 15 months and where TCSIG is going in the next year. Mr. Freeman reviewed the presentation that he provided and is attached to these minutes.

Mr. Evans thanked the Service Partners for coming and for their generous support of the luncheon and of TCSIG. He mentioned:

Suzanne Woodworth, Anthem Blue Cross; Crystal Clear Rx; Jeremy Oswald, ChiroMetrics; Delta Dental of California; Jose Iniguez and Patrick McTighe, Delta Health Systems; Brad Gauen Marsh Consulting Group; Jim Ward, Evans, Wieckowski, Ward and Scoffield; Yolanda Calderon Wallace, and Kimberly Messier, Human Behavior Associates; Chris Laverty and Josh Allen, Pro Act Rx, Steve Freeman and Ana Uson, USI Insurance Services Benefits; Mel Scott, Vision Service Plan and Gail Blagg, Bernard Sarmiento, and Shari Brighting, Woodruff Sawyer & Co.

Since Tom Partlow from Acorn Health Solutions was not able to attend this meeting, Mr. Evans gave an update on the progress of the Wellness Center and how well it is doing. He stated that in coordination with Delta Health Systems, the Disease Management program is being taken over by them. He stated that education and cooperation with the service partners will be a focus of the next year as well as utilization of *eVisit*.

Brad Gauen of Marsh Consulting Group was introduced. He went over the attached presentation showing the positive financial status of TCSIG.

E. ACTION ITEMS

E1. PROPERTY/CASUALTY RECOMMENDATION TO THE JPA BOARD

President Robison stated that this action item is tabled until current rates are obtained.

E2. MEDICAL PROGRAM RECOMMENDATION TO THE JPA BOARD

President Robison stated the recommendations from the Executive Committee to the JPA Board.

MOTION:

Joe Hendrix made a motion to accept the Executive Committee's recommendation to the JPA Board that the medical PPO plans have a 0% increase, adopt the attached Summary of Benefits which includes the enhancement of the Basic Plan, continue to offer the Kaiser HMO plans and pass-through any rate increase, and continue to have the Waiver Assessment of \$306 for tiered plans and \$612 for composite rates stay the same.

Danielle Wilson seconded the motion. The motion was approved unanimously by the members present as noted above.

E3. GROUP LIFE PROGRAM RECOMMENDATION TO THE JPA BOARD

President Robison reviewed the motion.

MOTION:

Gail Osborne made a motion to approve the six Life Insurance options with no change in rates.

Robert Shemwell seconded the motion. The motion was approved unanimously by the members present as noted above.

E4. DENTAL PROGRAM RECOMMENDATION TO THE JPA BOARD

President Robison reviewed the report which stated that the actuarial review proposed no rate increase to the Dental Program.

MOTION:

Danielle Wilson made a motion to adopt the recommendation of the Executive Committee for the Dental Program rates for FY 2017/2018.

Julie Tucker seconded the motion. The motion was approved unanimously by the members present as noted above.

E5. VISION PROGRAM RECOMMENDATION TO THE JPA BOARD

President Robison reviewed the report which stated that the actuarial review proposed no rate increase to the Vision Program.

MOTION:

Danielle Wilson made a motion to adopt the recommendation of the Executive Committee for the Vision Program rates for FY 2017/2018.

Julie Tucker seconded the motion. The motion was approved unanimously by the members present as noted above.

E6. FY 2017/2018 BUDGET RECOMMENDATION TO THE JPA BOARD

President Robison reviewed the report.

MOTION:

Nikki Guzman made a motion to adopt the FY 2017/2018 Budget as submitted with the provision to update the property/casualty contributions and premiums once the coverage is secured.

Randy Jones seconded the motion. The motion was approved unanimously by the members present as noted above.

F. ITEMS FOR NEXT AGENDA

None

G. ADJOURNMENT

President Robison's closing comments:

"I want to thank the Executive Committee. They are an outstanding group of individuals and I am honored to serve with them. I want to thank the service partners for their attendance today and for their generosity in sponsoring the luncheon."

President Robison adjourned the meeting at 1:17 p.m. The next scheduled meeting of the Joint Powers Authority Board will be determined at the April 21, 2017 Executive Committee meeting.

Respectfully submitted,
Dianna DeLashmutt
Recorder
3/17/2017